DOCUMENTATION FOR THE GENERIC CLEARANCE OF BORROWER MESSAGE TESTING ONLINE SURVEY COLLECTIONS

TITLE OF INFORMATION COLLECTION:
(the collection that is the subject of the 10-day review request)

Borrower Message Testing Online Survey

[X] <u>SURVEY</u> **[ ] <u>FOCUS GROUP</u>** **[ ] <u>SOFTWARE USABILITY TESTING</u>**

DESCRIPTION OF THIS SPECIFIC COLLECTION

Following you will find:
1. intended purpose,
2. need for the collection,
3. planned use of the data,
4. date(s) and location(s),
5. collection procedures,
6. number of focus groups, surveys, usability testing sessions
7. description of respondents/participants,

Attached is a copy of the online survey questionnaire.

Purpose of the Research, Need for the Collection, and Planned Use of the Data

FSA's goal is to test the effectiveness of specific themes and messages in engaging borrowers. Following a previous phase of focus group research, the goal of this quantitative online research study is to engage target audiences and test communications from FSA that encourage responsible borrowing, educate borrowers about their responsibilities, communicate options for repayment and what to do if a borrower is having trouble making payments, and establish a relationship with borrowers so that they understand how to get more information. A critical component of these communications is the messages used in reaching audiences and making sure the messaging is clear, resonates with the borrower audiences, and encourages action. This research will validate the focus group findings and help FSA determine how to position itself with borrowers and help effectively target borrowers in future communications.

Specific objectives for the online survey phase of the research include:

1. Testing a variety of messages/themes to understand what resonates best with customers. Strategies may include:

    a. Messaging citing peer performance/benchmarking

    b. Messaging that appeals to social norms and/or

    c. Messaging that focuses on options, interventions and consequences

2. Testing various levels of content, simple messages with referral to other sites or content, or more complex messages intended to provide a comprehensive set of information
3. Testing the effectiveness of different campaign strategies that will encourage proactive responses to a call-to-action
4. Test different technological modes of communication in order to understand which modes provide the greatest customer response

Dates, Locations, and Collection Procedures

This study will be programmed and fielded September 9 to October 7, 2014 via an online survey taking participants no more than 12 minutes to complete. Invitations for the survey will be emailed to targets opting in from listserv postings, and/or any targets for whom FSA is able to share email addresses from internal databases. The study will target 800 completed surveys.

Links to the survey will also be provided to FSA to post on various websites and in communications materials, if so desired.

Participants are assured of the anonymity of their survey responses and that their responses will be reported only in aggregate form.

Description of Respondents/Participants

Survey participants will be screened to ensure that they fall within the appropriate borrower segments across the student aid lifecycle.

Targeted audiences for the survey include borrowers in the following segments of the loan lifecycle:

- In grace
- In repayment
- Deferment/Forbearance
- Delinquent/default

Demographic and general classification information will be collected in the survey. No quotas will be set for any demographic/classification segment (such as educational level, household income, etc.) but instead those segments will be represented as they occur naturally in the convenience sample of targets.

AMOUNT OF ANY PROPOSED STIPEND OR INCENTIVE

No stipend or incentive will be offered for participating in this survey.

BURDEN HOUR COMPUTATION *(Number of responses (X) estimated response or participation time in minutes (/60) = annual burden hours):*

Category of Respondent	No. of Respondents	Participation Time	Burden
Participants completing a survey	800	12 minutes (average)	160 hours
Screened participants*	200	2 minutes (average)	7.5 hours
Total	**1000**		**167.5 hours**

** An estimate of those who will fall outside of target segment parameters, thus not qualifying to take the full survey.*

STATISTICAL INFORMATION

The existing contract allows for up to 800 completed survey responses, equating to a margin of error of ±3.46% at a 95% level of confidence.

Once online data collection is complete, tabulation and analysis will be conducted using the Statistical Package for the Social Sciences (SPSS). SPSS has a complete tool kit of programming, statistical analysis, graphing and reporting capabilities for use in a variety of applications in commercial, academic, and government settings.

In addition to tabulating overall frequencies and descriptive statistics for each survey question, we will conduct advanced statistical analyses (where possible and appropriate) to assess any key relationships among survey items. Appropriateness is typically determined based on a minimum cell size of 30 respondents.

The statistical techniques used may include one or a combination of the following bivariate and multivariate analyses: regression, correlation, CHAID, factor, cluster, multi-dimensional scaling (MDS) or perceptual mapping. These advanced analysis techniques will identify relationships among survey items and provide further interpretation of complex multi-dimensional data that can then further guide messaging and marketing strategy, and decision making. Thematic text analysis will be also used for the open-end and “other specify” question responses to code and categorize these qualitative data.

If sample sizes are sufficient, we will also profile survey respondents by using post hoc segmentation analysis, most likely in the form of cluster analysis (one form of multivariate analysis) to look for patterns in attitudes, perceptions, behaviors and demographics.

While complex analysis techniques are almost always interesting, they are not necessarily useful. We will apply our business and strategy background to ensure that all analyses are performed with actionable results in mind. The final analytical techniques used will be driven by the needs of the FSA team, the approved survey questions and the overall sample size.

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